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From: evelynsmith [mailto:smith1822@optonline.net]  
Sent: Tuesday, April 11, 2006 11:24 AM  
To: Ombudsman Washington  
Subject: Wal Mart Bank

I urge you to deny Wal Mart's application to open a bank. Wal Mart's history indicates that it will do to banks what it has done to small stores all over the nation. It will drive them out of business whenever and wherever possible. The public needs a competitive banking system. Allowing Wal Mart to get into the banking business is a bad idea. Thank You Jim Smith 93 Seminole Ave Dumont NJ 07628